Case 08-30266 Doc 1 Filed 11/06/08 Entered 11/06/08 14:14:17 Desc Main United States Bankruptcy Court Page 1 of 39 Voluntary Petition Northern District of Illinois Name of Debtor (if individual, enter Last, First, Middle): Wright, Leonard Name of Joint Debtor (Spouse) (Last, First, Middle): All Other Names used by the Debtor in the last 8 years All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITTN) No./Complete EIN Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITTN) No./Complete EIN (if more than one, state all): 2163 (if more than one, state all): Street Address of Debtor (No. and Street, City, and State): Street Address of Joint Debtor (No. and Street, City, and State): 811 w 123rd Street Calumet Park, IL ZIP CODE 60827 ZIP CODE County of Residence or of the Principal Place of Business Cook County of Residence or of the Principal Place of Business: Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address): N/A ZIP CODE ZIP CODE Location of Principal Assets of Business Debtor (if different from street address above): ZIP CODE Type of Debtor Nature of Business Chapter of Bankruptcy Code Under Which (Form of Organization) the Petition is Filed (Check one box.) (Check one box.) Health Care Business Chapter 7 Chapter 15 Petition for  $\Box$ Individual (includes Joint Debtors) Single Asset Real Estate as defined in Chapter 9 Recognition of a Foreign See Exhibit D on page 2 of this form. 11 U.S.C. § 101(51B) Chapter 11 Main Proceeding Corporation (includes LLC and LLP) Railroad Chapter 12 Chapter 15 Petition for Partnership  $\bar{\Box}$ Stockbroker Chapter 13 Recognition of a Foreign Other (If debtor is not one of the above entities, Commodity Broker Nonmain Proceeding check this box and state type of entity below.) Clearing Bank  $\overline{\Box}$ Other Nature of Debts (Check one box.) Tax-Exempt Entity (Check box, if applicable.) ☑ Debts are primarily consumer Debts are primarily debts, defined in 11 U.S.C. business debts. Debtor is a tax-exempt organization § 101(8) as "incurred by an under Title 26 of the United States individual primarily for a Code (the Internal Revenue Code). personal, family, or household purpose. Filing Fee (Check one box.) Chapter 11 Debtors Check one box: Full Filing Fee attached. Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). Filing Fee to be paid in installments (applicable to individuals only). Must attach Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Check if: Debtor's aggregate noncontingent liquidated debts (excluding debts owed to Filing Fee waiver requested (applicable to chapter 7 individuals only). Must insiders or affiliates) are less than \$2,190,000. attach signed application for the court's consideration. See Official Form 3B. Check all applicable boxes: A plan is being filed with this petition. Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b) Statistical/Administrative Information THIS SPACE IS FOR THIS SPACE IS FOR COURT USE ONLY UNITED STATES BAI NORTHERN DISTRIBUTED STATES BAI Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. **Estimated Number of Creditors** Ø 200.900 1-49 50.00 100-199 1,000-5,001-10,001-25,001-50,001-Over 5,000 10,000 25,000 50 000 100,000 100.00 ISTRICT OF ILLINOIS Estimated Assets  $\sigma$ П G. \$50,001 to \$0 to \$100,001 to \$500,001 \$1,000,001 More that \$10,000,001 \$50,000,001 \$100,000,001 \$500,000,001 \$50,000 \$100,000 \$500,000 \$1 billie to \$1 to \$10 to \$50 to \$100 to \$500 to \$1 billion million million million million million Estimated Liabilities **I** П П \$50,001 to \$100,001 to \$500,001 \$10,000,001 \$0 to \$1,000,001 \$50,000,001 \$100,000,001 \$500,000,001 More than

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Case 08-30266 Doc 1 Filed 11/06/08	Entered 11/06/08 14:14:1	7 Desc Main		
Voluntary Petition (This page must be completed and filed in every case.)	Name of Debion(s).			
All Prior Bankruptcy Cases Filed Within Last 8	Years (If more than two, attach additional sheet	)		
Location Where Filed: N/A	Case Number:	Date Filed:		
Location Where Filed:	Case Number:	Date Filed:		
Pending Bankruptcy Case Filed by any Spouse, Partner, or Aft Name of Debtor:	Histe of this Debtor (If more than one, attach as Case Number:	Iditional sheet.)  Date Filed:		
N/A				
Northern District of Illinois	Relationship:	Judge:		
Exhibit A	Exhibit B			
(To be completed if debtor is required to file periodic reports (e.g., forms 10K and		4		
10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d' of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)	I, the attorney for the petitioner named in the have informed the petitioner that [he or she] 12, or 13 of title 11, United States Cod available under each such chapter. I further	may proceed under chapter 7, 11, e, and have explained the relief		
	debtor the notice required by 11 U.S.C. § 34			
Exhibit A is attached and made a part of this petition.	x			
	Signature of Attorney for Debtor(s)	(Date)		
Exhib	t C			
Does the debtor own or have possession of any property that poses or is alleged to pos	e a threat of imminent and identifiable harm to p	ublic health or safety?		
Yes, and Exhibit C is attached and made a part of this petition.				
No.				
<u> </u>				
Exhib  (To be completed by every individual debter. If a joint petition is file		ah a assassa Fuhikit D		
(To be completed by every individual debtor. If a joint petition is file	a, each spouse must complete and atta	ch a separate Exhibit D.)		
Exhibit D completed and signed by the debtor is attached and	made a part of this petition.			
If this is a joint petition:				
Exhibit D also completed and signed by the joint debtor is att	ached and made a part of this petition.			
Information Regarding				
(Check any appl Debtor has been domiciled or has had a residence, principal place of		180 days immediately		
preceding the date of this petition or for a longer part of such 180 d				
There is a bankruptcy case concerning debtor's affiliate, general pa	tner, or partnership pending in this District.			
Debtor is a debtor in a foreign proceeding and has its principal place has no principal place of business or assets in the United States but this District, or the interests of the parties will be served in regard to	is a defendant in an action or proceeding [in a fe	tates in this District, or ederal or state court] in		
Certification by a Debtor Who Resides (Check all applic				
Landlord has a judgment against the debtor for possession of deb	tor's residence. (If box checked, complete the fo	ollowing.)		
	(Name of landlord that obtained judgment)			
Debtor claims that under analisable section because to de-	(Address of landlord)			
Debtor claims that under applicable nonbankruptcy law, there are entire monetary default that gave rise to the judgment for possess				
Debtor has included with this petition the deposit with the court of filing of the petition.	f any rent that would become due during the 30-	day period after the		
Debtor certifies that he/she has served the Landlord with this cert	ification. (11 U.S.C. § 362(1)).			

Case 08-30266 Doc 1 Filed 11/06/08 Entered 11/06/08 14:14:17 Desc Main

P 1 (Oreside Form) 1 (199) Document	Page 3 of 38
B I (Official Form) I (1/08)	rage 3
Voluntary Pctition (This page must be completed and filed in every case.)	Name of Debtor(s):
	ateres
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative
I declare under penalty of perjury that the information provided in this petition is true and correct.  [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7]. I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.  [If no attorney represents me and no bankruptcy petition preparer signs the petition]. I have obtained and read the notice required by 11 U.S.C. § 342(b).	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.  (Check only one box.)  I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.  X Second Multiple Signature of Debtor	Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.  X  (Signature of Foreign Representative)
Signature of Joint Debtor  Telephone Number (if not represented by attorney)  Date	(Printed Name of Foreign Representative)  Date
Signature of Attorney*	Signature of Non-Attorney Bankruptcy Petition Preparer
Signature of Attorney for Debtor(s)  Printed Name of Attorney for Debtor(s)  Firm Name  Address  Telephone Number  Date  *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.  Signature of Debtor (Corporation/Partnership)	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b), and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers. I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor; as required in that section. Official Form 19 is attached.  Printed Name and title, if any, of Bankruptcy Petition Preparer  Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)  Address:
Signature of Debtor (Corporation/Partnership)	The state of the s
I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.  The debtor requests the relief in accordance with the chapter of title 11, United States	X Cettorell  UT3 2008  Date
Code, specified in this petition.	Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.
X Signature of Authorized Individual  Printed Name of Authorized Individual  Title of Authorized Individual	Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.
	If more than one person prepared this document, attach additional sheets conforming
Date	to the appropriate official form for each person.  A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

Case 08-30266 Doc 1 Filed 11/06/08 Entered 11/06/08 14:14:17 Desc Main Document Page 4 of 38

Official Form 1, Exhibit D (10/06)

#### UNITED STATES BANKRUPTCY COURT

Northern	District of	Illinois	······
In re Wright, Leonard		Case No.	
Debtor(s)			(if known)

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

☑1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.

2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

Case 08-30266 Doc 1 Filed 11/06/08 Entered 11/06/08 14:14:17 Desc Main Document Page 5 of 38

### Official Form 1, Exh. D (10/06) - Cont.

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]
If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.
□4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] □Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); □Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); □Active military duty in a military combat zone.
☐5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: Seamand Wright  Date: 11/3/08
Date: 11/3/08

Case 08-30266 Doc 1 Filed 11/06/08 Entered 11/06/08 14:14:17 Desc Main Document Page 6 of 38

B6 Summary (Official Form 6 - Summary) (12/07)

## United States Bankruptcy Court

	<u>Northern</u>	District Of _	Illinois	
In re	Wright, Leonard		Case No.	· · · · · · · · · · · · · · · · · · ·
	Deotor		Chapter 7	_

### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	YES	1	\$73,701		
B - Personal Property	YES	3	\$4,000		
C - Property Claimed as Exempt	YES	1			
D - Creditors Holding Secured Claims	YES	1		\$0	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	1		\$ 225	
F - Creditors Holding Unsecured Nonpriority Claims	YES	2		\$ 77,977	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
l - Current Income of Individual Debtor(s)	YES	1			\$1,237
J - Current Expenditures of Individual Debtors(s)	YES	1			\$(1,499)
TO	YTAL	13	\$ 77,701	\$78,202	
		L		E .	1

Case 08-30266 Doc 1 Filed 11/06/08 Entered 11/06/08 14:14:17 Desc Main Document Page 7 of 38

Form 6 - Statistical Summary (12/07)

## United States Bankruptcy Court

			District Of <u>HTHORS</u>
In re	······	,	Case No.
	Debtor		
			Chapter

### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$0
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$225
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$0
Student Loan Obligations (from Schedule F)	\$0
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$0
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$0
TOTAL	s

State the following:

Average Income (from Schedule I, Line 16)	\$1237
Average Expenses (from Schedule J, Line 18)	\$2,736
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$(1,499)

State the following:

State the lonowing.		
Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$0
Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$225	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$0
4. Total from Schedule F		\$77,977
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$78,202

<b>B6A (C</b>	Official Form 6A) (12/07)	Document	Page 8 of 38	
In re	Wright, Leonard	,	Case No.	
	Debtor	· · · · · · · · · · · · · · · · · · ·	(If known)	

Entered 11/06/08 14:14:17

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Doc 1 Filed 11/06/08

Case 08-30266

### SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WITE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
Single Level Frame House 811 W 123rd Calumet Park, IL 60827	Owner		\$73,701	\$2,235
	Tot	ai➤	\$73,701	

(Report also on Summary of Schedules.)

Case 08-30266 Doc 1	Filed 11/06/08	Entered 11/06/08 14:14:17	Desc Main
BoB (Omciai Form ob) (12/07)	Document	Page 9 of 38	

In re	Wright, Leonard	, Case No.	
	Debtor	(If known)	

### **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HESELAND, WITH, JOURT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.	X			
Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	X			
Security deposits with public utilities, telephone companies, landlords, and others.	X			
Household goods and furnishings, including audio, video, and computer equipment.		TV 19"Color, Computer, DVD Player, CDs, Icebox, Queen size bed, 811 W 123rd Cal. PK. IL		\$1,600
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	Х			
6. Wearing apparel.		Pants, Shirts, Shoes, Suits, Coats, Boots, Ties		\$800
7. Furs and jewelry.	х			
Firearms and sports, photo- graphic, and other hobby equipment.	x			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			

# Case 08-30266 Doc 1 Filed 11/06/08 Entered 11/06/08 14:14:17 Desc Main Document Page 10 of 38

In re Wright, Leonard	 Case No.
Debtor	(If known)

### **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WITE, JOHNT, OR COMPREHENTY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	Х			
Stock and interests in incorporated and unincorporated businesses.     Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	x			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.	х			
Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	Х			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	х			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A – Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	Х			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	х			

Case 08-30266	Doc 1
Case 08-30266 B6B (Official Form 6B) (12/6	07) - Cont.

In re	Wright, Leonard	Case No.
	Debtor	(If known)

# SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HASHAND, WEFE, JOSHT, OR COMPRENENTY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
22. Patents, copyrights, and other intellectual property. Give particulars.	Х			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		1998 Dodge Caravan, 811 W 123rd Calumet Park IL 60827		\$1,600
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	x			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

Case 08-30266 Doc 1	Filed 11/06/08 Document	Entered 11/06/08 14:14:17 Page 12 of 38	Desc Main

In re Wright, Leonard ,	Case No.
Debtor	(If known)

### SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor cla	ims the exem	iptions to which	h debtor is er	atitled under:
(Check on	e box)			

**☑** 11 U.S.C. § 522(b)(2) ☐ 11 U.S.C. § 522(b)(3)

☐ Check if debtor claims a homestead exemption that exceeds \$136,875.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
Dodge Carrvan 1998	735 ILCS 5/12-100(a)	\$2,400	\$1,800
TV 19" Color, Computer, DVD Player, CDs, Icebox, Queen size bed,	11 U.S.C. sec 522		\$1.600
Pants, Shirts, Shoes, Suits, Coats, Boots, Ties	735 ILCS 5/12 1001(c)		\$800
Single Level Frame House	11 U.S.C. sec 522 (0)	\$136,875	\$73,701

# Case 08-30266 Doc 1 Filed 11/06/08 Entered 11/06/08 14:14:17 Desc Main Document Page 13 of 38

B6D (Official Form 6D) (12/07)

In re	Wright, Leonard	, Case N	0.
	Dehtar		(If known)

### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

	,			" <del></del> _	<b>~</b>			
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.			SCHOOL TO BE					
ACCOUNT NO.			VALUE \$  VALUE \$					
ACCOUNT NO.								
			VALUE \$					
continuation sheets attached		Subtotal ► (Total of this page)				\$	\$	
			Total ► (Use only on last page)				\$	\$
			•			·	(Report also on Summary of Schedules.)	(If applicable, report also on Statistical Summary of Certain

Data.)

ln re	Wright, Le	onard	<del>,</del>	Case No.	(if known)	
<b>B6E</b> (	Case 08-30266 Official Form 6E) (12/07) -		Filed 11/06/08 Document	Entered Page 14	l 11/06/08 14:14:17 of 38	Desc Main

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Type of Priority for Claims Listed on This Sheet

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
Account No. 5090594120			9/18/2008						
City of Chicago, IC					X		\$225	\$225	0
Account No.									
Account No.									
Account No.									
Sheet noofcontinuation sheets attached Creditors Holding Priority Claims	i to Sci	nedule of	Subtotals➤ (Totals of this page)				\$225	\$ 225	
			(Use only on last page of t Schedule E. Report also o of Schedules.)		pleted	al <b>≯</b> y	\$ 225		
			Totals➤ (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)					\$225	\$0

	Debtor	r			(if known)	
In re	Wright, Leonard		,	Case No.		
Dor (Omciai	rurin or) (12/0/)		Document	Page 15 of 38		
DEF (Official)	ase 08-30/66 Form 6F) (12/07)	DOC T	Filea 11/06/08	Entered 11/06/08 14:14:17	Desc Main	

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F. HUSBAND, WIFE, JOINT, OR COMMUNITY CREDITOR'S NAME, DATE CLAIM WAS AMOUNT OF JNLIQUIDATED CONTINGENT CODEBTOR **MAILING ADDRESS** INCURRED AND **CLAIM** DISPUTED INCLUDING ZIP CODE, CONSIDERATION FOR AND ACCOUNT NUMBER CLAIM. (See instructions above.) IF CLAIM IS SUBJECT TO SETOFF, SO STATE. 1079 ACCOUNT NO. 10/10/2008 Bank of America X \$16,941 P.O. 15026 Wilmington, DE 19850-5026 ACCOUNT NO. 0527 9/02/2008 Bank of America X \$7,291 P.O. Box 15026 Wilmington, DE 19850-5026 8362 ACCOUNT NO. 6/09/2008 Best Buy X \$2,580 P.O. Box 15521 Wilmington DE 19850-5521 5497 ACCOUNT NO. 11/11/2008 Carson Pirie Scott X \$213 P.O. 15521 Wilmington, DE 19850-5521 \$27,025 Subtotal> 1-2 continuation sheets attached Total> (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

Case B6F (Official Form	08-30266 6F) (12/07) -	Doc 1
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In re_	Wright, Leonard	Case No.
	Debtor	(if known)

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAM MAJLING ADDRES INCLUDING ZIP CO AND ACCOUNT NUM (See instructions above)	SS DE, IBER Q	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 5756	5		11/01/2008				
Chase P.O. Box 15298 Wilmington DE 19850-5153						X	\$5,750
ACCOUNT NO. 3288			11/01/2008	ł			
Chase P.O. Box 15298 Wilmington DE 19850-5153						X	\$23,420
ACCOUNT NO. 3638			11/01/2008				
Chase P.O. Box Wilmington DE 19850-5153						X	\$3,932
ACCOUNT NO. 0541-0	)4		11/01/2008				
Illinois Title Loans, Inc. 11449 South Halsted Chicago, IL. 60628						X	\$518
ACCOUNT NO. 1630			11/01/2008				
Union Plus Credit Card PO Box 80027 Salinas CA 93912-0027						X	\$17,332
Sheet no. 2 of 2 continuation to Schedule of Creditors Holding Nonpriority Claims			<u> </u>		Sub	total >	\$ 50,952
		(Report	(Use only on last page of the c also on Summary of Schedules and, if appl Summary of Certain Liabil	icable or	ed Sched n the Sta	tistical	\$77,977

B6H (Of	Case 08-30266 Doc 1	Filed 11/06/08 Document	Entered 11/06/08 14:14:17 Page 17 of 38	Desc Main
In re	Wright, Leonard	······································	Case No.	
<del></del>	Debtor			if known)
		SCHEDULE H	- CODEBTORS	
debtor in t commonw Wisconsir former spe nondebtor child's init child's nar	the schedules of creditors. Include all g vealth, or territory (including Alaska, A n) within the eight-year period immedia ouse who resides or resided with the de r spouse during the eight years immedia tials and the name and address of the cl me. See, 11 U.S.C. §112 and Fed. R. Ba	guarantors and co-signers rizona, California, Idaho stely preceding the comm btor in the community pr stely preceding the comm hild's parent or guardian,	her than a spouse in a joint case, that is also liated. If the debtor resides or resided in a community, Louisiana, Nevada, New Mexico, Puerto Riconement of the case, identify the name of the operty state, commonwealth, or territory. Includencement of this case. If a minor child is a consuch as "A.B., a minor child, by John Doe, guaranteed of the case of the case of the case."	ity property state, b, Texas, Washington, or debtor's spouse and of any ude all names used by the debtor or a creditor, state the
Z Chec	k this box if debtor has no codebtors.  NAME AND ADDRESS OF CO	DERTOR	NAME AND ADDRESS OF C	PEDITOR
	MANUEL AND ADDITION OF CO	water a CAN	COMPLETE AND ADDRESS OF C.	LEDITOR .
				1

Deb	tor		(if known)				
In re Wright, Leonard			Case No				
B6G (Official Form 6	G) (12/07)						
		Document	Page 18 of 38				
Case 08-30266	Doc 1	Filed 11/06/08	Entered 11/06/08 14:14:17	Desc Main			

### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

(if known)

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT

In re	Wright, I	.eonard	 Case No		
Case B6I (Official Form		Doc 1	 Entered 11/06/08 14:14:17 Page 19 of 38	Desc Main	

Debtor

### SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

(if known)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on From 22A, 22B, or 22C.

Debtor's Marital	DEPENDENTS OF DEBTOR AND SPOUSE						
Status: Single	RELATIONSHIP(S): N/A		AGE(S):				
Employment:	DEBTOR		SPOUSE				
Occupation	Retired		<del></del>				
Name of Employer	N/A						
How long employe							
Address of Employ							
NCOME: (Estimate case)	of average or projected monthly income at time	DEBTOR	SPOUSE				
C450 1	inca,	\$ <u>0</u>	<b>\$</b> _				
	ges, salary, and commissions	0					
(Prorate if not pa	• /	\$ <u>0</u>	\$				
Estimate monthly	overtime						
SUBTOTAL		\$0	\$				
LESS PAYROLL	DEDUCTIONS						
a. Payroll taxes as	nd social security	\$ <u>0</u>	\$				
b. Insurance		<u>\$</u>	<u>\$</u>				
c. Union dues		<u>\$</u>	<u> </u>				
d. Other (Specify)	):	<u> </u>	3				
SUBTOTAL OF I	AYROLL DEDUCTIONS	\$.0	\$				
TOTAL NET MO	NTHLY TAKE HOME PAY	\$ <u>0</u>	\$				
Regular income for (Attach detailed	om operation of business or profession or farm	\$0	\$				
Income from real	,	\$0	\$				
Interest and divide	• •	\$ <u>0</u>	<b>S</b>				
the debtor's us	nance or support payments payable to the debtor for e or that of dependents listed above	\$ <u>0</u>	\$				
	government assistance						
(Specify):		<u>s</u> 1,055	<b>S</b>				
<ul> <li>Pension or retirer</li> <li>Other monthly in</li> </ul>		\$ 182	<b>s</b>				
		\$	<u></u>				
. SUBTOTAL OF	LINES 7 THROUGH 13	\$ <u>1,237</u>	\$				
. AVERAGE MON	NTHLY INCOME (Add amounts on lines 6 and 14)	\$ <u>1,237</u>	<u>s</u>				
	ERAGE MONTHLY INCOME: (Combine column	\$ <u>1,237</u>					
als from line 15)			of Schedules and, if applicable, [Certain Liabilities and Related Data]				

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document;

Case 08-30266	Doc 1	Filed 11/06/08	Entered 11/06/08 14:14:17	Desc Main
B6J (Official Form 6J) (12/07)		Document	Page 20 of 38	

In re Wright, Leonard,	Case No.
Debtor	(if known)

## SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form22A or 22C.

Check this box if a joint petition is f	iled and debtor's s	pouse maintains a separate household. Complete a separate	schedule of expenditures labeled "Spouse."
1. Rent or home mortgage payment (include)	let rented for mobi	le home)	s 447
a. Are real estate taxes included?		No	
b. Is property insurance included?	Yes ✓	No	
2. Utilities: a. Electricity and heating fuel			<b>\$110</b>
b. Water and sewer			s <del>40</del>
c. Telephone			s 102
d. Other			s 0
3. Home maintenance (repairs and upkeep)			s 70
4. Food			\$ <del>170</del>
5. Clothing			s <u>90</u>
6. Laundry and dry cleaning			s <del>60</del>
7. Medical and dental expenses			s 140
8. Transportation (not including car payments	3)		<b>\$</b> 90
9. Recreation, clubs and entertainment, news		etc.	s 50
10.Charitable contributions			\$ <del>60</del>
11.Insurance (not deducted from wages or inc	cluded in home mo	rtgage payments)	-
a. Homeowner's or renter's			<b>\$</b> 0
b. Life			\$ <del>0</del>
c. Health			s <u>0</u>
d. Auto			s 120
e. Other			s <del>0</del>
12. Taxes (not deducted from wages or include (Specify)	-		s <u>0</u>
13. Installment payments: (In chapter 11, 12,	and 13 cases, do n	ot list payments to be included in the plan)	
a. Auto			\$ <u>0</u>
b. Other Bank of America \$316, B	ank of America	153, Best Buy \$70, Carson \$10	\$ <u>549</u>
c. Other <u>Chase \$151, Cha</u>	ase \$87. Uni	on PLus Credit \$400	\$ <u>638</u>
14. Alimony, maintenance, and support paid t	o others		\$ <u>0</u>
15. Payments for support of additional depend	dents not living at	your home	\$ <u>0</u>
16. Regular expenses from operation of busin	ess, profession, or	farm (attach detailed statement)	s <u>0</u>
17. Other			\$ <u>0</u>
18. AVERAGE MONTHLY EXPENSES (To if applicable, on the Statistical Summary e			\$2,736
19. Describe any increase or decrease in expe	nditures reasonabl	anticipated to occur within the year following the filing of	this document:
20. STATEMENT OF MONTHLY NET INC	ОМЕ		
a. Average monthly income from Line 15	of Schedule I		<b>s</b> 1,237
b. Average monthly expenses from Line	18 above		s <u>2,736</u>
c. Monthly net income (a. minus b.)			\$ <u>(1,499)</u>

Debte	r			(ii known)	
in re Wright,	Leonard	······································	Case No.		
	,,	Document	Page 21 of 38		
Case 08-30266	$_{\infty}$ Doc 1	Filed 11/06/08	Entered 11/06/08 14	4:14:17	Desc Main

### **DECLARATION CONCERNING DEBTOR'S SCHEDULES**

DECLARATION U	UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR
I declare under penalty of perjury that I have read the f my knowledge, information, and belief.	foregoing summary and schedules, consisting of $\frac{\sqrt{3}}{2}$ sheets, and that they are true and correct to the best of
. / - 1 (	
Date ///3/08	Signature: Leave Debtor
Date	Signature:
	[if joint case, both spouses must sign.]
DECLARATION AND SIGNATURE	E OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)
the debtor with a copy of this document and the notices and inf promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum	formation required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and, (3) if rules or guidelines have been in fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum
Cecil Davis, Paralegal and Accountant	334-42-7688
Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer	Social Security No. (Required by 11 U.S.C. § 110.)
Date	
Address 8318 S Ingleside Apt 2A Chicago, 1h 60619 Signature of Bankruptcy Pstition Preparer	Detc   3   2000
Names and Social Security numbers of all other individuals when	to prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:
If more than one person prepared this document, attach addition	onal signed sheets conforming to the appropriate Official Form for each person.
	ns of title 11 and the Federal Rules of Bankrupicy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110;
DECLARATION UNDER PENALT	TY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP
partnership ] of the	
Date	Signature:
	[Print or type name of individual signing on behalf of debtor,]
[An individual signing on behalf of a partnership or corpora	cation must indicate position or relationship to debtor.]

B7 (Official Form 7) (12/07)

### UNITED STATES BANKRUPTCY COURT

	Northern	DISTRICT OF	Illinois	
In re:	Wright, Leonard	Case No.	(if known)	·····

### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

### 1. Income from employment or operation of business



State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

#### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE

#### 3. Payments to creditors

#### Complete a. or b., as appropriate, and c.

Noor

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR DATES OF

DATES OF PAYMENTS

AMOUNT

PAID

AMOUNT

STILL OWING

SEE ATTACHED SHEET FOR LIST OF CREDITORS

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF PAYMENTS/

AMOUNT PAID OR AMOUNT STILL OWING

TRANSFERS VALUE OF

TRANSFERS

2

### Wright, Leonard

### Case No.

### 3. Payments to Creditors

### Name and address of Creditors/ Dates of Payments/Amount Paid/ Amount Owing

Bank of America PO Box 15019 Wilmington DE 19850	10/06/2008	\$323	\$16,941
Bank of America PO Box 15019 Wilmington DE 19850	9/29/2008	<b>\$</b> 153	\$7,291
Best Buy PO Box 15521 Wilmington DE 19850	6/03/2008	\$80	\$2,580
Carson Pirie Scott PO Box 15521 Wilmington DE 19850	10/31/2008	\$10	\$213
Chase PO Box 15253 Wilmington DE 19886	9/19/2008	<b>\$</b> 151	\$5,750
Chase PO Box 15253 Wilmington DE 19886	9/19/2008	\$655	\$23,420
Chase PO Box 15253 Wilmington DE 19886	9/15/2008	\$87	\$3,932
Union Plus PO Box 80027 Salinas CA 93912	9/16/2008	\$383	\$17,332

Ø

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR DATE OF AND RELATIONSHIP TO DEBTOR

PAYMENT

AMOUNT PAID

AMOUNT STILL OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

 $\square$ 

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY

STATUS OR

AND LOCATION DISPOSITION

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

5. Repossessions, foreclosures and returns



List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION. FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

### 6. Assignments and receiverships



a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT 4

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION
OF COURT
CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE OF PROPERTY

### 7. Gifts



List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT DESCRIPTION AND VALUE OF GIFT

### 8. Losses



List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

Page 27 of 38

### Payments related to debt counseling or bankruptcy



List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

### 10. Other transfers



a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

DATE

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S

INTEREST IN PROPERTY

### 11. Closed financial accounts



List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE AMOUNT AND DATE OF SALE OR CLOSING

5

#### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY

NAMES AND ADDRESSES OF THOSE WITH ACCESS

DESCRIPTION

DATE OF TRANSFER OR SURRENDER,

TO BOX OR DEPOSITORY

CONTENTS IF ANY

### 13. Setoffs



List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF

AMOUNT

SETOFF

OF SETOFF

#### 14. Property held for another person



List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS

OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

#### 15. Prior address of debtor

Ø

If debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

**ADDRESS** 

NAME USED

DATES OF OCCUPANCY

6

#### 16. Spouses and Former Spouses



If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.



a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS NAME AND ADDRESS OF GOVERNMENTAL UNIT DATE OF NOTICE ENVIRONMENTAL

7

LAW



b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS NAME AND ADDRESS OF GOVERNMENTAL UNIT DATE OF

ENVIRONMENTAL

NOTICE LAW



c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS
OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

### 18. Nature, location and name of business



a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in

which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

LAST FOUR DIGITS
OF SOCIAL-SECURITY
OR OTHER INDIVIDUAL

ADDRESS NATURE OF BUSINESS

BEGINNING AND ENDING DATES

8

NAME

TAXPAYER-I.D. NO. (ITIN) COMPLETE EIN



b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

**ADDRESS** 

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

#### 19. Books, records and financial statements



a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED



b. List all firms or individuals who within two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

9

### 22. Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

NAME

ADDRESS

DATE OF WITHDRAWAL

None Z b. If the debtor is a corporation, list all officers or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

NAME AND ADDRESS

TTTLE

DATE OF TERMINATION

#### 23. Withdrawals from a partnership or distributions by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

#### 24. Tax Consolidation Group.



If the debtor is a corporation, list the name and federal taxpayer-identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER-IDENTIFICATION NUMBER (EIN)

### 25. Pension Funds.



If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER-IDENTIFICATION NUMBER (EIN)

\* \* \* \* \* \*

# Case 08-30266 Doc 1 Filed 11/06/08 Entered 11/06/08 14:14:17 Desc Main Document Page 33 of 38

11

[If completed by an individual or individual and s	spouse]
I declare under penalty of perjury that I have read affairs and any attachments thereto and that they	the answers contained in the foregoing statement of financial are true and correct.
Date 11/3/08	Signature
	of Debtor
Date	Signature Levernard Muselt of Joint Debtor (if any)
[If completed on behalf of a partnership or corporation]	
I declare under penalty of perjury that I have read the answe thereto and that they are true and correct to the best of my k	ers contained in the foregoing statement of financial affairs and any attachments nowledge, information and belief.
Date	Signature
	Print Name and Title
[An individual signing on behalf of a partnership or corpora	tion must indicate position or relationship to debtor.]
conti	inuation sheets attached
Penalty for making a false statement: Fine of up to \$500,00	90 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571
DECLARATION AND SIGNATURE OF NON-ATTOR	NEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)
ompensation and have provided the debtor with a copy of this docume and 342(b); and, (3) if rules or guidelines have been promulgated pursu-	preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for not and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by imum amount before preparing any document for filling for a debtor or accepting
Cecil Davis Paralegal and Accountant	<del>334-42-</del> 7688
rinted or Typed Name and Title, if any, of Bankruptcy Petition Prepare	
the bankruptcy pention preparer is not an individual, state the name, i esponsible person, or partner who signs this document.	title (if any), address, and social-security member of the officer, principal,
Address	
Cerelly	11/3/2000

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

Date

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person

Signature of Bankruptcy Petition Preparet

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. § 156.

Form 8 (10/05) Case 08-30266 Doc 1 Filed 11/06/08 Entered 11/06/08 14:14:17 Desc Main Document Page 34 of 38

## United States Bankruptcy Court

		Normern	District Of	<u> Illinois</u>	
,	Wright, Leonard				
In re		······································			
	Debtor			Case No.	
					Chapter 7

#### CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

O I b	ave filed a sc	hedule of assets	and liabilities	which includes	debts secured l	by property of the es	tate
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- ☐ I have filed a schedule of executory contracts and unexpired leases which includes personal property subject to an unexpired lease.
- I intend to do the following with respect to the property of the estate which secures those debts or is subject to a lease:

Description of Secured Property	Creditor's Name	Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to H U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)	
Single Level Frame House	BANKERICA		x			
Description of Leased Property	Lessor's Name	Lease will be assumed pursuant to 11 U.S.C. § 362(h)(1)(A)				
Date: 11/3/08			Ha co		L W	 
			Signatur	re of Debtor		

### DECLARATION OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section.

Cecil Davis, Paralegal and Accoutant 334-42-7688 Printed or Typed Name of Bankruptcy Petition Preparer Social Security No. (Required under 11 U.S.C. § 110.) If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person or partner who signs this document.

Signature of Bankruptcy Petition Pre-

Address

Names and Social Security Numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

Case 08-30266 Doc 1 Filed 11/06/08 Entered 11/06/08 14:14:17 Desc Main Document Page 35 of 38

B19 (Official Form 19) (12/07)

	United Sta	tes Bankruptcy Court	
	<u>Northern</u>	District Of Illinois	
In re	Wright, Leonard	, Case No	
	Debtor	Chapter 7	

# DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared the accompanying document(s) listed below for compensation and have provided the debtor with a copy of the document(s) and the attached notice as required by 11 U.S.C. §§ 110(b), 110(h), and 342(b); and (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section.

Accompanying documents:	Printed or Typed Name and Title, if any, of
	Bankruptcy Petition Preparer:
	Cecil Davis Paralegal and Accountant
	Social-Security No. of Bankruptcy Petition
	Preparer (Required by 11 U.S.C. § 110):
	334-42-7688

If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social-security number of the officer, principal, responsible person, or partner who signs this document.

Signature of Bankruptcy Perition Preparer

Names and social-security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

B19 (Official Form 19) (12/07) - Cont.

2

### NOTICE TO DEBTOR BY NON-ATTORNEY BANKRUPTCY PETITION PREPARER

[Must be filed with any document(s) prepared by a bankruptcy petition preparer.]

I am a bankruptcy petition preparer. I am not an attorney and may not practice law or give legal advice. Before preparing any document for filing as defined in § 110(a)(2) of the Bankruptcy Code or accepting any fees, I am required by law to provide you with this notice concerning bankruptcy petition preparers. Under the law, § 110 of the Bankruptcy Code (11 U.S.C. § 110), I am forbidden to offer you any legal advice, including advice about any of the following:

- whether to file a petition under the Bankruptcy Code (11 U.S.C. § 101 et seq.);
- whether commencing a case under chapter 7, 11, 12, or 13 is appropriate;
- whether your debts will be eliminated or discharged in a case under the Bankruptcy Code;
- whether you will be able to retain your home, car, or other property after commencing a case under the Bankruptcy Code;
- the tax consequences of a case brought under the Bankruptcy Code;
- the dischargeability of tax claims;
- whether you may or should promise to repay debts to a creditor or enter into a reaffirmation agreement with a creditor to reaffirm a debt;
- how to characterize the nature of your interests in property or your debts; or
- bankruptcy procedures and rights.

[The notice may provide additional examples of legal advice that a bankruptcy petition preparer is not authorized to give.]

In addition, under 11 U.S.C. § 110(h), the Supreme Court or the Judicial Conference of the United States may promulgate rules or guidelines setting a maximum allowable fee chargeable by a bankruptcy petition preparer. As required by law, I have notified you of this maximum allowable fee, if any, before preparing any document for filing or accepting any fee from you.

Signature of Debtor Date Joint Debtor (if any) Date

[In a joint case, both spouses must sign.]

**B6** Cover (Form 6 Cover) (12/07)

### FORM 6. SCHEDULES

Summary of Schedules

Statistical Summary of Certain Liabilities and Related Data (28 U.S.C. § 159)

Schedule A - Real Property

Schedule B - Personal Property

Schedule C - Property Claimed as Exempt

Schedule D - Creditors Holding Secured Claims

Schedule E - Creditors Holding Unsecured Priority Claims

Schedule F - Creditors Holding Unsecured Nonpriority Claims

Schedule G - Executory Contracts and Unexpired Leases

Schedule H - Codebtors

Schedule I - Current Income of Individual Debtor(s)

Schedule J - Current Expenditures of Individual Debtors(s)

Unsworn Declaration Under Penalty of Perjury

GENERAL INSTRUCTIONS: The first page of the debtor's schedules and the first page of any amendments thereto must contain a caption as in Form 16B. Subsequent pages should be identified with the debtor's name and case number. If the schedules are filed with the petition, the case number should be left blank.

Schedules D, E, and F have been designed for the listing of each claim only once. Even when a claim is secured only in part or entitled to priority only in part, it still should be listed only once. A claim which is secured in whole or in part should be listed on Schedule D only, and a claim which is entitled to priority in whole or in part should be listed on Schedule E only. Do not list the same claim twice. If a creditor has more than one claim, such as claims arising from separate transactions, each claim should be scheduled separately.

Review the specific instructions for each schedule before completing the schedule.

